

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : CASE NO. 1:15-bk-04437
BRETT D. McKAY :
Debtor : CHAPTER 13

AMENDMENT TO SCHEDULE F

Please add the following creditor to Schedule F:

<u>Creditor</u>	<u>Amount</u>
Susquehanna	\$1,302.60
c/o JP Harris Associates, LLC	
PO Box 226	
Mechanicsburg, PA 17055	

Dated: 7-14-16

Brett D. McKay
Brett D. McKay

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : CASE NO. 1-15-04437
BRETT D. MCKAY :
Debtor : CHAPTER 13

CERTIFICATE OF MAILING

I, Carol V. Shay, Paralegal
of Imblum Law Offices, P.C.
certify:

That I am, and at all times hereinafter mentioned was, more than 18 years of age;

That on the 20th day of July, 2016 I served a copy of the within Amendment to Schedule F, along with the Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines in this proceeding, on (name and address):

CHAPTER 13 TRUSTEE
VIA E-SERVICE

SUSQUEHANNA
C/O JP HARRIS ASSOCIATES LLC
PO BOX 226
MECHANICSBURG PA 17055

the said Creditors in this proceeding by United States Mail, first class, postage prepaid, at Harrisburg, Dauphin County, Pennsylvania.

I certify under penalty of perjury that the foregoing is true and correct.

Executed on 7/20/16
(Date)

Carol V. Shay
(Signature)

Imblum Law Offices, P.C., 4615 Derry Street, Harrisburg, Dauphin County, Pennsylvania
**State office address

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Brett D. McKay
 Debtor(s)

Chapter

13

Case No.

1:15-bk-04437-MDF

Notice

Notice is hereby given that:

The previously scheduled 341 meeting of creditors in the above-referenced case has been rescheduled to:

Ronald Reagan Federal Building,
 Trustee Hearing Rm, Rm. 1160, 11th
 Floor, 228 Walnut Street, Harrisburg,
 PA 17101

Date: December 17, 2015

Time: 09:00 AM

Address of the Bankruptcy Clerk's Office:
 U.S. Bankruptcy Court
 Ronald Reagan Federal Building
 PO Box 908
 Harrisburg, PA 17108
 (717) 901-2800

For the Court:
 Clerk of the Bankruptcy Court:
 Terrence S. Miller
 By: BComiskey

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: November 9, 2015

UNITED STATES BANKRUPTCY COURT Middle District of Pennsylvania

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 10/13/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brett D. McKay
2206 Ionoff Road
Harrisburg, PA 17110

Case Number:
1:15-bk-04437-MDF

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-0004

Attorney for Debtor(s) (name and address):

Gary J Imblum
Imblum Law Offices, P.C.
4615 Derry Street
Harrisburg, PA 17111
Telephone number: 717 238-5250

Bankruptcy Trustee (name and address):

Charles J. DeHart, III (Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036
Telephone number: 717 566-6097

Meeting of Creditors

****ALL INDIVIDUAL DEBTORS MUST provide picture identification AND
proof of social security number to the Trustee at the Meeting of Creditors.**

Date: November 19, 2015

Time: 11:00 AM

Location: Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101

Deadlines:

Papers must be received by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): 2/17/16

For a governmental unit (except as otherwise
provided in Fed. R. Bankr. P. 3002 (c)(1)): 4/10/16

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 1/18/16

Deadline to Object to Exemptions:

Thirty (30) days after the conclusion of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court
Ronald Reagan Federal Building
PO Box 908
Harrisburg, PA 17108
Telephone number: (717) 901-2800

For the Court:

Clerk of the Bankruptcy Court:
Terrence S. Miller

Hours Open: Monday – Friday 9:00 AM – 5:00 PM

Date: 10/14/15

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts website: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	